

ABSTRACT

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A customer acquisition system is disclosed that allows an offeror service provider to acquire new customers by making acquisition offers to customers through the billing statements of other businesses ("billing statement issuers"). An "acquisition offer" is an offer by the offeror service provider to pay an amount owed by the customer to the billing statement issuer, or a portion thereof, provided the customer agrees to become a customer of the offeror service provider. Predetermined criteria are used to automatically include an acquisition offer for eligible potential new customers of the offeror service provider with a billing statement or on associated promotional materials, and allows the customer to accept the acquisition offer using the billing statement. The customer acquisition system optionally ensures that the customer is not an existing customer of the offeror service provider before extending an acquisition offer. The acquisition offers can be tailored to the amount owed by the customer, and targeted to customers based on financial, geographic or historical data.